

Certificate Number: 17082-PAE-DE-037911414

Bankruptcy Case Number: 23-13081



17082-PAE-DE-037911414

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 4, 2023, at 8:14 o'clock PM MST, IWONA I PERNA completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 4, 2023 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director